

Information to identify the case:

Debtor 1	James Oates	Social Security number or ITIN xxx-xx-0326
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	15-12283-JKS	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Oates

7/10/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Oates
Debtor

Case No. 15-12283-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +James Oates, 49 Watchung Avenue, West Orange, NJ 07052-6006
aty +Shapiro and Denardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
lm +CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806-5951
sp +Ellis T. Hays II, Ferrer Poirot Wansbrough, 2603 Oak Lawn Avenue, Suite 3000, Dallas, TX 75219-4021
sp +Ferrer Poirot Wansbrough, 2603 Oak Lawn Avenue, Suite 3000, Dallas, TX 75219-4021
cr +Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2020 01:15:42 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2020 01:15:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm +E-mail/Text: BKBCNMAIL@carringtonms.com Jul 11 2020 01:05:50
CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806-5951
cr +EDI: RMSC.COM Jul 11 2020 04:08:00 Synchrony Bank, Ramesh Singh,
c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
515321153 +EDI: GMACFS.COM Jul 11 2020 04:08:00 Ally Financial, P O Box 380901,
Bloomington, MN 55438-0901
515366302 EDI: GMACFS.COM Jul 11 2020 04:08:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
515341407 EDI: IRS.COM Jul 11 2020 04:08:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
517104610 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
517104611 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
515341406 +E-mail/Text: bankruptcy@savit.com Jul 11 2020 01:17:26 Sa-vit Enterprises,
46 W. Ferris Street, East Brunswick, NJ 08816-2159
515390285 EDI: RMSC.COM Jul 11 2020 04:08:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
515321156 EDI: TFSR.COM Jul 11 2020 04:08:00 Toyota Motor Credit Co, 4 Gatehall Dr. #35,
Parsippany, NJ 07054
515321155 EDI: TFSR.COM Jul 11 2020 04:08:00 Toyota Motor Credit Co, Toyota Financial Services,
Po Box 8026, Cedar Rapids, IA 52408
515331909 EDI: TFSR.COM Jul 11 2020 04:08:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518866943* +Carrington Mortgage Services LLC, 1610 E St Andrew Pl, #B150, Santa Ana, CA 92705-4941
515321154 ##+Carrington Mortgage Services, 1610 E. St Andrews Pl, #B150, Santa Ana, CA 92705-4941
518866942 ##+Carrington Mortgage Services LLC, 1610 E St Andrew Pl #B150, Santa Ana, CA 92705-4941
TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 19

Date Rcvd: Jul 10, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor James Oates yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Debtor James Oates yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall on behalf of Creditor WELLS FARGO BANK N.A. AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2006- NC2 ASSET-BACKED PASS THROUGH CERTIFICATES ewassall@logs.com, njbankruptcynotifications@logs.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Kevin P. Diskin on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor James Oates yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Melissa N. Licker on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com

TOTAL: 10